Memorandum

To:

Carl Pascarella

From:

Paul Allen

Re:

MEC Videoconference, 13 November 1995

Date:

11/07/95

1. I have no specific comments on the agenda.

- 2. With respect to the minutes for the prior meeting, two informational points:
 - <u>Visa Information</u>. I am coordinating with Carol Coye Benson in International, who apparently at Wes's direction is formulating a global Visa Information policy to be adopted or modified by the Regions. I have shared with her our thoughts per our discussion earlier this week. I don't yet have sufficient information on what she is thinking.
 - <u>Visa Competitors</u>. I noted a prior item about identifying additional brand competitors of Visa (in addition to Amex and Discover); mention was made of JCB. Keep in mind that in the States, Household issues JCB cards, though I am not familiar with the details of the arrangement (such as whether Household or JCB has the account relationship) or the number of cards issued.

POH

P-0724